

STATE OF WASHINGTON

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STATE INSURANCE COMMISSIONER  
AND STATE FIRE MARSHAL



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OFFICE OF  
INSURANCE COMMISSIONER  
B U L L E T I N

REPLY TO  
OLYMPIA OFFICE  
INSURANCE BUILDING  
OLYMPIA, WASHINGTON 98504  
753-7300, AREA CODE 206

NO. 78 - 1

February 1, 1978

Subject: REQUIREMENTS TO BE MET IF INDIVIDUAL DISABILITY INSURANCE  
IS TO REPLACE OTHER INSURANCE.

The Individual Disability Insurance Minimum Standards and Disclosure Requirements regulation became effective on March 1, 1977. It contains a provision that appears to have been overlooked by some insurance companies.

WAC 284-50-430 provides that applications for individual health insurance must include a question designed to determine if the insurance to be issued is intended to replace any other health insurance presently in force.

If the sale will involve replacement, an insurer or its agent must give the applicant, before issuance or delivery of the policy, a copy of the Notice to Applicant Regarding Replacement of Accident and Sickness Insurance. The form of the Notice is set forth in the regulation. The applicant is to receive the notice and acknowledge receipt on a copy which is retained by the insurer.

(A direct response insurer must meet a similar requirement. The form of the Notice it is to use is also set forth in the regulation.)

We expect all insurers to comply fully with this regulation. Further, it is the obligation of each company to furnish appropriate forms to its agents and to instruct them on proper compliance with this regulation.

DICK MARQUARDT  
Insurance Commissioner